

**Information to identify the case:**

Debtor 1	<u>Donna A Miller</u>	Social Security number or ITIN	xxx-xx-5367
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-21964-GLT			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Donna A Miller  
aka Donna A Pozzuto

1/18/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Donna A Miller  
Debtor

Case No. 22-21964-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 18, 2023

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2023:**

Recip ID	Recipient Name and Address
db	+ Donna A Miller, 164 Courtney Drive, Verona, PA 15147-3602
15520385	Comenity - Big Lots Credit Card, PO Box 650967, Dallas, TX 75265-0967
15520389	+ David Burkett, c/o Edgar Snyder & Associates, 600 Grant St, FL 10, Pittsburgh, PA 15219-2828
15520390	+ Enterprise Rent-A-Car, 1267 Rodi Rd, Turtle Creek, PA 15145-1038
15520400	Premier Medical Associates PC, PO Box 644984, Pittsburgh, PA 15264-4984
15520401	+ Ray Jeter, 126 Ritzland Rd., Pittsburgh, PA 15235-3060
15520402	Revco Solutions, PO Box 2724, Columbus, OH 43216-2724
15520403	UPMC East, PO Box 382059, Pittsburgh, PA 15250-8059

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Jan 19 2023 05:14:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Jan 19 2023 05:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 19 2023 00:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 19 2023 05:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 19 2023 00:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jan 19 2023 00:23:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ EDI: RECOVERYCORP.COM	Jan 19 2023 05:14:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15520383	EDI: CAPITALONE.COM	Jan 19 2023 05:14:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15520386	^ MEBN	Jan 19 2023 00:16:34	Comenity - Victoria's Secret, PO Box 650972, Dallas, TX 75265-0972
15520387	Email/PDF: creditonebknofications@resurgent.com	Jan 19 2023 00:24:35	Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500
15520388	Email/PDF: creditonebknofications@resurgent.com	Jan 19 2023 00:25:08	Credit One Bank, PO Box 98872, Las Vegas, NV

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15520393	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jan 19 2023 00:24:00	89193-8872 Hyundai Motor Finance, PO Box 660891, Dallas, TX 75266-0891
15520392	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jan 19 2023 00:24:00	Hyundai Motor Finance, PO Box 650805, Dallas, TX 75265-0805
15520391	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jan 19 2023 00:24:00	Hyundai Motor Finance, PO Box 20835, Fountain Valley, CA 92728-0835
15520394	Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jan 19 2023 00:24:00	Hyundai Motor Finance, PO Box 20829, Fountain Valley, CA 92728-0829
15520396	EDI: LCIICSYSTEM	Jan 19 2023 05:14:00	I.C. System, Inc., 444 Highway 96 East, PO Box 64437, St. Paul, MN 55164-0437
15520395	EDI: LCIICSYSTEM	Jan 19 2023 05:14:00	I.C. System, Inc., PO Box 64378, St. Paul, MN 55164-0378
15520384	EDI: JPMORGANCHASE	Jan 19 2023 05:14:00	Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
15520398	Email/Text: Bankruptcy.Notices@pnc.com	Jan 19 2023 00:23:00	PNC Bank, PO Box 71335, Philadelphia, PA 19176-1335
15520399	Email/Text: Bankruptcy.Notices@pnc.com	Jan 19 2023 00:23:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
15520397	Email/PDF: ebntices@pnmac.com	Jan 19 2023 00:24:51	PennyMac Loan Services, LLC, PO Box 514387, Los Angeles, CA 90051-4387
15520582	+ EDI: RMSC.COM	Jan 19 2023 05:14:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15520404	^ MEBN	Jan 19 2023 00:16:25	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
TOTAL: 23			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2023 at the address(es) listed

District/off: 0315-2

User: admin

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**below:**

<b>Name</b>	<b>Email Address</b>
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
David J. Romito	on behalf of Debtor Donna A Miller romitoesq@verizon.net romitoesq@comcast.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 5